

In re:
Jessica T Gusler
Debtor

Case No. 19-13153-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Aug 26, 2024

User: admin
Form ID: 138OBJ

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Jessica T Gusler, 25 Scarlet Ave, Aston, PA 19014-2905 |
| 14644491 | + Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218 |
| 14409179 | + FREEDOM MORTGAGE CORPORATION, C/o Robert J. Davidow, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103 |
| 14644591 | + Freedom Mortgage Corporation, c/o Andrew Spivack, Esq., Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218 |
| 14409320 | + Freedom Mortgage Corporation, c/o Robert J. Davidow, Esq., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd, Suite 1400, Philadelphia, PA 19103-1814 |
| 14334902 | + Freedom Mortgage Corporation, c/o Rebecca A Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Aug 27 2024 00:01:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 27 2024 00:01:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14336362 | Email/Text: mrdiscren@discover.com | Aug 27 2024 00:00:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14644492 | + Email/Text: Bankruptcy@Freedommortgage.com | Aug 27 2024 00:00:00 | Freedom Mortgage, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939 |
| 14644592 | + Email/Text: Bankruptcy@Freedommortgage.com | Aug 27 2024 00:00:00 | Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764 |
| 14325161 | + Email/Text: Bankruptcy@Freedommortgage.com | Aug 27 2024 00:00:00 | Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401 |
| 14361971 | Email/Text: Bankruptcy@Freedommortgage.com | Aug 27 2024 00:00:00 | Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764 |
| 14326679 | ^ MEBN | Aug 26 2024 23:46:24 | Orion, c/o PRA Receivables Management, LLC, attn: Valerie Smith, PO Box 41021, Norfolk, VA 23541-1021 |
| 14326231 | ^ MEBN | Aug 26 2024 23:46:24 | Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14325162 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 27 2024 00:09:03 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502 |
| 14325163 | ^ MEBN | Aug 26 2024 23:46:19 | Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424 |

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|--|
| ANDREW L. SPIVACK | on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbecf@brockandscott.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com |
| JEANNE MARIE CELLA | on behalf of Debtor Jessica T Gusler paralegal@lawjmc.com r46298@notify.bestcase.com;pennduke@gmail.com |
| JEROME B. BLANK | on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com |
| ROBERT J. DAVIDOW | on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| Scott F Waterman | on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com |
| THOMAS SONG | on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Jessica T Gusler) Case No. 19-13153-amc
)
)
Debtor(s).) Chapter: 13
)
)

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: August 26, 2024

For The Court

Timothy B. McGrath
Clerk of Court